registers of an inland town may be easily conceived; he had, no doubt, reason to presume that more care had been bestowed in making the entries, and that the population was more stationary than in great cities; but however scientifically his task was executed, the limited time and sphere over which the observations extended, the comparatively inferior condition of the mass upon which they were made, the circumstance of vaccination being then unknown, together with the unimproved state of medical skill, rendered the Northampton Table useless as a standard of values; yet upon this isolated and imperfect document not only was the Equitable Assurance Society established, but still continues to transact its business. At this period (1762) the system was novel and scarcely understood, and it resulted that for about fifteen years the newly-formed society struggled for existence; this was occasioned solely by paucity of numbers which constitute the averages requisite to ensure the safety of every society of this description, for no sooner were these acquired than the foundation was laid for an accumulation of wealth of which no parallel exists in the annals of any association, company, or corporate body. It is extraordinary that a system so attractive, and at the same time so capable of exciting and gratifying the speculator, should have so long laid, as it were, dormant; the Amicable Society, though more than half a century older than the Equitable, and nobly maintaining its engagements, wanted the confidence the latter had gained by adopting the calculations of Dr. Price, and during forty years the Equitable occupied the lucrative field without an efficient rival; for it was not until the year 1800, when this society already counted *millions* of treasure, that the public began to be astonished at what it heard of the success attending the quiet operations of a by no means large body of individuals, and a few forward spirits stepped into the arena of competition. In aid of this movement came the work of Mr. Francis Baily on Annuities and Assurances, and most opportunely so, to dispel the obscurity and ambiguity in which transactions implied by its title were previously involved. He it was who broke through and broke down the barriers that precluded extension of the system; his analysis of the modes of computation, and its accompanying praxis, rendered intelligible that which had purposely been hedged about with abstruse formulæ and unintelligible symbols, demonstrated their absurdity and inaccuracy, and enabled persons, though not familiar with the higher branches of mathematical research, to understand and judge for themselves the value of every proposition offered for acceptance in the shape of annuity, or assurance for life. This work, we say, greatly extended the knowledge of the system, and induced the formation of new companies, though but with small advantage to the public; the prosperity of the Equitable Society had clearly shewn the wonders that might be accomplished in the way of accumulation, and the Northampton Table was clutched with the avidity and tenacity such a mine of gold merited at the hands of founders of splendid establishments, highly-salaried actuaries, and a host of minor but costly appendages; Mr. Baily had given an elaborate set of tables, deduced from observations made in Sweden upon a most extensive scale, shewing a much lower rate of mortality than exhibited by the Northampton Table, but the interests of the officers were so directly opposed to reductions of premium, that nothing was immediately gained beyond an extension of knowledge, the slow but sure precursor of improvement.

After an interval of a few years, appeared the work of Mr. Milne, actuary of the Sun Life Office; this gentleman gave to the world a most valuable and scientific treatise upon the subjects previously handled by Mr. Baily, with the addition of tables of the decrements of life, deduced from register's kept at Carlisle. This publication completed the revolution in assurance business which Mr. Baily had begun, and though the new offices still declined rates which they knew to be sufficient, modifications were adopted, and in these the Economic Society (in 1823) took the lead. The great confirmation, however, of the validity of the Carlisle Tables, occurs in the coincidence they bear to the actual rate of mortality amongst the members of the Equitable Society; we recollect to have seen the comparison as furnished by Mr. Griffith Davies, to Committees of the House of Commons, in 1826-7, and printed in the reports on Friendly Societies. "The Hand-Book for Life Assurers," which we have just noticed, also gives it to a later date (1829), and we quote the following examples from that work, for the purpose of shewing that the Carlisle Tables truly represent the average rate of mortality prevailing in this country, and therefore a sufficient standard from which to deduce premiums for the assurance of lives.

Expectation of Life according to the Carlisle Tables.

	Years, and Decimal parts of a year.
At age 20	41·46
,, 30	34·34
,, 40	27·61
,, 50	21·11
,, 60	14·34

Expectation of Life according to the experience of the Equitable Society, over sixty-seven years, viz. 1762 to 1829.

	Years, and Decimal parts of a year.
At age 20	41·67
,, 30	34·33
,, 40	27·40
,, 50	20·36
,, 60	13·91

The more advanced ages alone present any material discrepancy, a feature easily reconciled by a precautionary increase of premium, which at those periods of life would be both reasonable, and readily submitted to.

At the time the experience of the Equitable first appeared, we observed its remarkable agreement with the Carlisle Tables, and then calculated a schedule of premiums according to the formula of Mr. Milne, for all ages, 20 to 70, at the current rate, three per cent., assumed by all the offices. This document, though grown old upon our hands, would, we believe, be new to the public; for if these tables, confirmed as they are by experience upon so large and authentic a scale, be the nearest to truth, then are premiums deduced from them, accurate in like proportion, and serve to measure the *direct* profits of the offices. Having had our attention drawn to this subject by the little work in question, which we again recommend to the perusal of our readers, we have, almost involuntarily at the moment, gone into it at some length; it is, however, one of vast interest, and we shall recur to it at an early opportunity, endeavouring, as we proceed, to render our remarks practically useful.

OUR CORRESPONDENCE.

ON TUDOR ARCHITECTURE.

(Continued from No. 20.)

TO THE EDITOR OF THE BUILDER.

SIR,—Among the many advantages of the Tudor style of architecture, it may be named that a house can be built in almost every situation with materials which are near at hand. The stone-work for the windows and enrichments need not be in large sizes; indeed, the practice of the old builders proves that they generally employed stone of small dimensions, the bond being shewn. Again, the walls may be built of brick of almost any colour, of rubble, of coarse stone or rag, or of flint, some one of which classes of materials cannot be very far from the spot on which it is proposed to build. But to attempt any thing like a correct imitation of Grecian or Roman architecture otherwise than in stone, or in still more expensive materials, cannot be commended; to build the walls in such styles of brick, when the portico and dressings are of stone, would be like a person wearing a splendid waistcoat under a mean coat. We put compo entirely out of the question, as unworthy of being classed with honest materials. The Tudor builders wrought out the most astonishing results from apparently mean materials; accordingly we find not only their elaborate chimney-shafts, not only string-courses, cornices, basemouldings, hoodmoulds, but even mullions, jambs, and other features usually worked in stone, most exquisitely produced in brick. Striking examples of how much richness can be evolved out of the mere brick may be seen in the late Mr. Pugin's excellent "Examples of Gothic Architecture," a work which cannot be too highly commended as illustrative of good specimens in church and domestic architecture. Wolterton House, at East Basham, and Great Snoring Rectory are admirable for their brick details, as given in that work. The very difficulties which the old English builders had to contend with in the limitation of their materials, only increased their opportunities of proving how completely mind can triumph over matter; they struck beauties out of clay, Prometheus-like, and made even that which in other hands would be thrown aside or prove deformity, turn to good account. There is something very grateful in the harmonious colouring to be found in old English mansions, which tone in so well with the surrounding scenery: the tall chimneys vying with the "rooky wood" in height—the mellowed tints of the walls and roofs, the time-embrowned stone, are all a thousand times more refreshing to the eye than the pert white-washiness of a compoed house, which never appears in its proper place in a landscape, but looks like a blot upon the face of Nature. Then, too, how many pictures the building itself presents to the spectator from different points of view in the grounds about; here the principal front, with its far-projecting porch, offering shelter and proclaiming hospitality; here a gable, there a bell-turret; in one point of sight some rich oriel is caught, in another a venerable ivy-covered tower; whilst the interior presents as many charming features in the deeply-recessed windows, with their ample volume of light subdued by the glories of stained glass; the richly-decorated screen or fire-place; the well-carved oak panelling; the highly-finished ceilings; and the general solidity and keeping of the whole. Nor is there any thing in the Tudor style, much as we are accustomed to admire it for its venerable associations, to hinder it from being applied so as to embrace all the modern notions of comfort. It is true that in the present state of society, we do not require the high-placed dais in private life, for those persons who are "below the salt" are excluded from the presence of their superiors during their meals; but much may be taken with advantage from the style of the early eating-hall for modern convenience; an apartment in the mansion of the Carew family, at Beddington, may be mentioned in illustration, which has the open-work roof, and is also a most comfortable room according to modern ideas of comfort. The adoption also of the four-centred window is rather conducive than otherwise to the comfort of apartments, for, as it has been before observed, every window may be proportioned to the room in which it is placed, without reference to the size of the window on the right or the left of it; the substitution of the sash window for the casement is, we think, clearly admissible, whilst the introduction of plate-glass, costly as it may appear in the first instance, is in reality more than counterbalanced by the greater protection it affords against the extremes of heat and cold; and by the eventual saving in breakage, whilst, for exterior effect, it has the advantage of setting off the stone-work much more than any assemblage of lines in a metal frame can possibly do. But, in this writer's humble opinion, one strong claim which this style has to favourable consideration, arises from the fact that it is more economical than almost any other style of building, from the circumstance that so few features are necessary to be introduced in order to produce an agreeable effect; and thus, whilst this style may be carried out to almost any extent of elaborateness, witness the new Houses of Parliament; on the other hand, it is evident that much may be done at little cost, in cases where persons, wishing to employ this style, do not intend to carry it out at much expense. Thus, it appears, that the Tudor style is as applicable for palaces, splendid mansions, town-halls, companies' halls, collegiate establishments, market-places, as for proprietary and parish schools, hospitals, parsonages, lodges, almshouses, and many other humbler dwellings; so that, although not disposed to agree with a well-known writer whose enthusiastic love of English and Christian architecture would carry it into every species of building almost without reservation, it seems but fair to contend that the Tudor style may, with propriety, be employed in certain situations for almost every conceivable class of buildings, from the least even unto the greatest. Doubtless it would not be advisable that all buildings should be erected in this style, and we can concede that for club-houses, theatres, museums, and many public institutions for literary and scientific purposes, the Palladian or Italian style would be far more suitable. Mention has been made of the new Houses of Parliament, which promise to be a truly splendid, as they will be a national, monument of taste; and they are a strong case in point of the fitness of Gothic architecture for civil purposes, since only in a Gothic building can we properly introduce those heraldric embellishments which tell, in the most significant language, the events of centuries past. The writer of these few observations had the honour of being one of nearly one hundred competitors in the contest for rebuilding the houses, and he made a point of seeking to invest his design with interest by carrying out the historical associations beyond the mere knowledge conveyed by statues of the monarchs: thus he proposed (besides other decorations) to carry an enriched scroll all round the building beneath the effigies of the sovereigns, whereon would be in-

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